

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: RICHARD E. GUMMERUS	§	Case No. 08-72143
VICKEY L. GUMMERUS	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/08/2008.
- 2) The plan was confirmed on 09/19/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/14/2008, 11/19/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/29/2011.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$46,404.19.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 13,045.09	
Less amount refunded to debtor	\$ 685.09	
<b>NET RECEIPTS</b>		<b>\$ 12,360.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 840.16	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,340.16</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
FORD MOTOR CREDIT CORP	Sec	25,354.77	25,354.77	589.47	589.47	824.50
FORD MOTOR CREDIT CORP	Uns	0.00	0.00	0.00	0.00	0.00
HSBC MORTGAGE SERVICES	Sec	5,000.00	6,916.70	703.77	703.77	0.00
WINNEBAGO COUNTY TREASURER	Sec	2,400.00	2,400.00	0.00	0.00	0.00
ALLIED DATA CORPORATION	Uns	423.14	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCIAL	Uns	6,948.81	4,428.88	4,428.88	692.31	0.00
ASSET ACCEPTANCE CORP	Uns	472.24	NA	NA	0.00	0.00
CAINE & WEINER	Uns	2,436.26	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL	Uns	1,737.29	1,737.29	1,737.29	271.56	0.00
CREDITORS PROTECTION SERVICE	Uns	1,057.54	NA	NA	0.00	0.00
DENNIS BREBNER & ASSOCIATES	Uns	318.29	NA	NA	0.00	0.00
FORD MOTOR CREDIT CORP	Uns	7,996.67	7,996.67	7,996.67	1,250.00	0.00
HOMECARE PHARMACY	Uns	407.93	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	1,657.84	1,657.84	1,657.84	259.15	0.00
ASSET ACCEPTANCE CORP	Uns	593.87	472.24	472.24	73.82	0.00
NORTHSTAR LOCATION SERVICES	Uns	1,122.24	NA	NA	0.00	0.00
ORTHOPEDIC SPORTS & REHAB	Uns	1,010.17	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
OSF ST ANTHONY MEDICAL	Uns	3,405.74	11,034.52	11,034.52	1,724.86	0.00
REVENUE CYCLE PARTNERS	Uns	4,751.40	NA	NA	0.00	0.00
RMH PATHOLOGISTS	Uns	38.50	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	98.28	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	3,129.10	5,573.52	5,573.52	871.23	0.00
ROCKFORD RADIOLOGY	Uns	19.83	NA	NA	0.00	0.00
SECURITY FINANCE	Uns	1,043.00	976.11	976.11	152.58	0.00
STATE COLLECTIONS	Uns	852.87	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS, INC.	Uns	360.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	290.99	328.00	328.00	51.27	0.00
WELTMAN, WEINBERG & REIS	Uns	1,179.89	NA	NA	0.00	0.00
RED CANOE CREDIT UNION	Uns	0.00	1,930.47	1,930.47	301.76	0.00
LVNV FUNDING LLC	Uns	0.00	1,275.44	1,275.44	199.37	0.00
NICOR GAS	Uns	0.00	346.73	346.73	54.19	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 703.77	\$ 703.77	\$ 0.00
Debt Secured by Vehicle	\$ 589.47	\$ 589.47	\$ 824.50
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 1,293.24	\$ 1,293.24	\$ 824.50
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 37,757.71	\$ 5,902.10	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,340.16	
Disbursements to Creditors	\$ 8,019.84	
<b>TOTAL DISBURSEMENTS:</b>		\$ 12,360.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/28/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.